

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In re: Latoya Marshalla Sandridge

Case No.

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 1568 Michael Street
Memphis, TN 38111 (2) _____

PLAN PAYMENT:

Debtor(1) shall pay \$ 31.00 weekly, every two weeks, semi-monthly, or monthly, by:
 PAYROLL DEDUCTION From: **B&B Delivery Service Inc.**
ATTN: PAYROLL DEPT
3856 Walnut Grove Rd
Memphis, TN 38111 **OR () DIRECT PAY**

Debtor(2) shall pay \$ _____ weekly, every two weeks, semi-monthly, or monthly, by:
 PAYROLL DEDUCTION From: _____ **OR () DIRECT PAY**

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] YES NO
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] YES NO
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. YES NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: Included in Plan; **OR** Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment:

None Paid by: Debtor(s) directly Wage Assignment, **OR** Trustee to:
ongoing payment begins _____ \$ _____
Approximate arrearage: _____

5. PRIORITY CLAIMS:

-NONE- Amount _____ \$ _____

6. HOME MORTGAGE CLAIMS: Paid directly by Debtor(s); **OR** Paid by Trustee to:

None ongoing payment begins _____ \$ _____
Approximate arrearage: _____ Interest _____ \$ _____

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)] Value of Collateral: _____ Rate of Interest: _____ Monthly Plan Payment: _____
None _____

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER
SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325 (a)] Value of Collateral: _____ Rate of Interest: _____ Monthly Plan Payment: _____
-NONE- _____

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:

Credit Acceptance Corporation

Collateral: **2016 Chevrolet Malibu**
VIN: 1G1ZB5ST1GF203582

10. SPECIAL CLASS UNSECURED CLAIMS:

<u>City of Memphis (Court Clerk)</u>	Amount: <u>\$536.25</u>	Rate of Interest <u>0.00</u>	Monthly Plan Payment: <u>\$9.00</u>
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11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:

None Not provided for **OR** General unsecured creditor

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):

-NONE-

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$12,410.00

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

%, **OR**,
 THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:

Mid South Best Rentals: Assumes **OR** Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above, approximately 60 months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.

19. NON-STANDARD PROVISION(S):

*Credit Acceptance Corporation: Collateral (2016 Chevrolet Malibu) is being surrendered in full satisfaction of debt, any claim filed shall be disallowed.

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ Arthur Ray
Arthur Ray 5173
Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)

Date January 18, 2019 .